

April 5, 2006

Mr. Martin J. Gruenberg, Acting Chairman
F.D.I.C. Board of Directors

Dear Sir:

Please do not allow Walmart to acquire a banking charter.
They would redefine "usury" and bankrupt the smaller banking institutions
like they have with the mom & pop grocery and hardware businesses.

They import from China and say "made in U.S.A."
Many employees are entitled to welfare and food stamps because Sam Walton
pockets the profit and abuses the workers. Check the number of lawsuits
filed against the corporate abuse; some class-action suits involve 20
states.

Currently, the majority of banking institutions are self-policing. The
standards would be lowered and what would small business have to do to
compete? Overall I believe one could see a steady decline in industry
standards with Walmart as an example. They would have the nerve to tell the
Board how to do its job as it occurs with their suppliers now. America does
not need this in the midst of economic recovery.

Thank you for your consideration,

D. Patterson